

# MONEY

in real life



## Take Command of Your Subscriptions

These days, signing up for monthly charges is easier than ever. Double-check for subscription costs that might be slipping past you each month. While they may seem like small amounts on a monthly basis, these charges can really add up over time.



### Track your subscriptions

Account for all subscriptions — e.g., cellphone, mobile apps, cloud storage, fitness programs, food delivery services, magazines, music, shopping retailers, TV, etc. — in your monthly spending plan.



### Use helpful tools

Consider using a secure money management tool that can identify and manage your recurring subscriptions.



### Check your needs versus wants

Compare the subscriptions you *need* — such as a cellphone carrier — and the ones you *want* — such as TV streaming services.



### Compare plans

If you are committed to a subscription service, inquire about a lower-rate plan and/or military discount.



### Take time before committing

When considering a new subscription or free trial, look at online reviews, review the terms and conditions and find out when and how you can cancel.

### New micro-challenge:

Challenge yourself to never have more than one entertainment subscription active in any given month. Take advantage of just one individual service at a time and save money!



Take time to identify and cancel unneeded subscriptions to decrease your monthly costs. You'll thank yourself later!

The [Office of Financial Readiness](#) is here to support you with all your financial planning.

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